

Proposed NU Business Name: **MONOARA DAIRY FARM**



Project identification and prepared by: Most.Monjuara,
Mohasthan Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MERAJUL ISLAM
Age	:	17-05-1990 (27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Son & 1 Daughter
No. of siblings:	:	01 Sister & 01 Brother
Address	:	Vill: Namuja Vandari, P.O: Namuja Vandari, P.S: Bogra Sadar, Dist: Bogra
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.MONOARA BIBI
(iii) Husband's name	:	MD.ABU BOKKOR SIDDIK
(iv) GB member's info	:	Branch: Namuja Bogra, Centre # 42 (Female), Member ID: 4048, Group No: 08 Member since: 02-02-1989 (28 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 2,50,000, Outstanding loan:BDT 1,84,800/ -
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. She has three month training.
Other Own/Family Sources of Income	:	Fishery
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-518255
Mother's Contact No.	:	01733-162357
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.MONOARA BIBI joined Grameen Bank since 28 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase land.

Proposed Nobin Udyokta Business Info

Business Name	:	MONOARA DAIRY FARM
Location	:	Vill:Vandari para,Po: Burigonj, Mohasthan, Bogra
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 1,90,000/-(from existing business) 70% Required Investment BDT 80,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 30 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪He has one cow ,two big calf and two calf in his farm.▪Average daily milk production is 6 liter and milk price is BDT 50.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from namuza bazar.▪The farm is owned.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Milk (8 x 50)	400	12000	144000
Total Sales(A)	400	12000	144000
Less Variable Expense (B)			0
Straw, Bran, Medicine etc	100	3000	36000
Total Variable Expense	100	3000	36000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Electric Bill		300	3600
Transportation		500	6000
Salary (Self)		4000	48000
Mobile Bill		300	3600
Total Fixed Cost (D)		5100	61200
Net Profit (E)= [C-D]		3900	46800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cow	1	70,000	70,000	1	80,000	80,000	150,000
Big Calf	2	25,000	50,000			0	50,000
Calf	2	35,000	70,000			0	70,000
			0			0	0
			0			0	0
	5	130000	190,000	1	80000	80,000	270000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk (8 x 50)	700	21000	252000	264600	277830
Total Sales(A)	700	21000	252000	264600	277830
Less Variable Expense (B)					
Milk (8 x 50)	175	5250	63000	66150	69458
Total Variable Expense	175	5250	63000	66150	69458
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		4000	48000	48000	48000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5100	61200	61900	62615
Net Profit (E)= [C-D]		10650	127800	134190	140900
Investment Pay Back			32.000	32.000	32.000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	127,800	134190	140899.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95800	197990
	Total Cash Inflow	207,800	229,990	338,890
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	95,800	197,990	306,890

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE